

Notice of References Cited		Application/Control No.	Applicant(s)/Patent Under Reexamination LARDY ET AL.	
		Examiner Elaine Gort	Art Unit 3627	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Shumway, Tyler; Forecasting Bankruptcy More Accurately: A Simple Hazard Model; 7/16/1999; University of Michigan Business School; pages 1-32.
	V	Covel, Simona; Credit Raters Blasé About Junk Cos Stock Price Surge; Moody's KMV Article; Dow Jones; March 25, 2004; page 1 and 2.
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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